to get answers to routine queries over the phone thus reducing customers' visits.

92. Credit cards and other innovative products like ATMs may be floated on a joint venture basis.

93. Best branches form customer service point of view should be rewarded by annual awards/ running shield.

94. Government should consider issuing cheques instead of passing pay orders on the bills for payment to persons/bodies.

95. Tax collection and such others work on behalf of Government and public undertakings may be undertaken only after careful assessment of infrastructure etc., and its impact on the quality of regular customer service. As far as possible, specialised branches my provide such facilities.

96. Time norms for specialised business transactions should be displayed protominently in the banking hall.

97. The Reserve Bank of India my consider reviewing its functioning and upgradation of tis systems to improve the standards of customer serivce.

Housing Loan Scheme

*79. SHRI LOKANATH CHOUDHURY: Will the Minister of FINANCE be pleased to state:

(a) whether the Government have introduced a housing loan scheme through public sector banks;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c). Reserve Bank of India have been issuing guidelines to the commercial banks from time to time to extend loans to housing sector. Since January 1989, the overall housing finance to be provided by banks have been linked to the growth of their deposits and they are required to lend 1.5.% of their incremental deposits of the current year over that of the previous year to the housing sector. The banks are under further instructions from RBI that at least 30% of the total allocation for housing should be reserved for direct lending and out of that at least half should be given in rural and semi-urban areas. 30% of the allocation is required to be extended by way of term loans to housing finance companies, housing boards and other public housing agencies and rest 40% is to be made available for subscriptions to guaranteed bonds and debentures of National Housing Bank of Housing and Urban Development Corporation.

National Housing Bank is also operating since July, 1989 their Home Loan Account scheme through branches of the commercial banks throughout the country. Under the Scheme, an individual can open a Home Loan Account and will be required to contribute a minimum of Rs. 30 per month or in quarterly, half yearly or annual instalments in multiple thereof, for a minimum period of 5 years. The maximum amount of loan to be given by the bank under the scheme, will be a multiple of the amount of accumulated savings including upto-date interest. As on 31st December, 1991, 5.5

lakhs accounts have been opened and the amount collected under the scheme was Rs. 100 crores.

Export of Rubber

*80. SHRIMATI GEETA KUKHERJEE:
SHRI P.C. THOMAS:

Will the Minister of COMMERCE be pleased to state:

(a) whether the Government have decided to allow the export of rubber to arrest the crash in its prices;

(b) if so, the details thereof and the quality and quantity of rubber proposed to be exported, country-wise;

(c) the rate at which rubber is proposed to be exported;

(d) how does it compare with the international prices prevailing in January, 1992; and

(e) the extent to which it is likely to stabilise the prices?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI P. CHIDAMBARAM): (a) to (e). Government has allowed export of 14,000 metric tonnes of natural rubber consisting of 3,000 tonnes of centrifuged latex (dry rubber content), 5,000 tonnes of INSR-20 grade of crumb rubber and 6,000 tonnes of off-grade rubber (other than RMA-4 and RMA-5 grades) by private exporters, keeping in view the surplus availability and to arrest the decline in price.

So far, no export has been made and hence it is premature to assess the impact of export on rubber prices in the domestic market.

Government has not fixed any price for the export as this will have to be decided between the contracting parties by suitable negotiation. However, the weighted monthly average FOB prices of RSS-3 and SMR-20 grades in the Malaysian market during January, 1992 were as under:-

RSS-3	...	Us $ 774 per MT
SMR-20	...	US $ 803 per MT

Seizure and Confiscation of Snake Skin Articles

694. SHRI ARJUN CHARAN SETHI:
SHRI PARASRAM BHARADWAJ:

Will the Minister of FINANCE be pleased to state:

(a) whether cases of seizure and confiscation of snake Skins and snake skin articles have increased during the last one year;

(b) if so, the details thereof;

(c) the names of the States in which such cases have come into the notice of the Government;

(d) Whether confiscated snake skin and snake skin items are permitted to be exported/traded within the country;

(e) if so, the details in this regard; and

(f) the quantity exported along with value during the last year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) to (c). Available reports do not indicate the seizure of snake skins and snake skin articles by the Customs authorities during the last one year.